

Replacement Abstract pursuant to 37 CFR 1.72

ABSTRACT

An integrated system for providing financial services having at least one workstation, which includes comprising a central processing unit and a video display screen; at least one host server; a communication system for transmitting information between a workstation and at least one host server; and an application interface operable on the workstation for accessing at least one finance-related software application. A workstation operable with the system is also provided. The system provides timely, proactive financial advice. Investors are afforded the opportunity to set and achieve investment goals based on real-time financial data and the ability to access financial calculators. An authentication system that provides a mechanism by which a user may move between workstations and retain all of the attributes of their own computer, i.e., applications entitled and the user preferences, is also provided.